In re:

VAN WOO,

Debtor.

AMERICAN NATION BANK,

Plaintiff,

-vs
VAN WOO,

Adv. Proc. No. 21-01024-M

Defendant.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OKLAHOMA

DEPOSITION OF VAN WOO, taken on behalf of the plaintiff pursuant to the following stipulations, on the 10th day of June, 2022, at Two West Second Street, Tulsa, Oklahoma, before Kellie Erwin, Certified Shorthand Reporter in and for the State of Oklahoma.

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ERWIN REPORTING
6122 SOUTH ZUNIS AVENUE
TULSA, OKLAHOMA 74136
(918)231-2533

- Q. And your other children are living out of the home?
- A. Two children have moved out, one child still lives with us -- well, two children still live with us.
- Q. You have a degree in medicine and then you did a residency in radiology; is that right?
- A. In radiation oncology.
- 7 | Q. Oh, okay. Did you do a fellowship?
- 8 A. No.

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- 9 Q. Have you had any published writings in the medical field?
- 11 | A. Not that I recall.
- Q. Okay. After you moved to Oklahoma when you finished your fellowship [sic], did you work for someone else, a clinic or hospital, or did you start your own practice?
- A. Well, I worked for Radiation Oncology Services, and it was Radiation Oncology Services, Inc., at that time, and they had their practice at Hillcrest Hospital.
 - Q. Now, is that the same entity that exists today that has a similar name?
- 22 A. Yes.

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Q. So when you worked for Radiation Oncology Services,

Inc., did you own an interest in that company at
that time?

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- $1 \mid A$. When I was initially employed, no.
- 2 | Q. When did you acquire an interest in it?
 - A. Several years after I started.
- Q. I've handed you a notebook there, there's several documents in there, and they're marked as exhibits that correspond with the numbered tabs down the side.
- 8 A. Okay.

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- 9 Q. So if you would, just take a look at Exhibit 1.

 10 Do you recognize that document?
- 11 A. I believe it's a document I've seen before.
- Q. Is that the involuntary bankruptcy petition that was filed against you?
- 14 A. Well, that's what it says.
- Q. Do you have some reason to believe that's not what it is?
- 17 | A. No.
- Q. And if you look up at the very top of that document, there's a line of text across there and there's a date 10/21/20. Do you see that?
- 21 A. Yes.
- Q. I'll tell you for the record that's the date the involuntarily petition was filed. Do you have any reason to disagree with that?
- 25 | A. No.

- A. So that number might be accurate. Again, depending on the -- what money the ROS brings in.
- Q. (By Mr. Craige) If you look down to the bottom of page 22 of Exhibit 2, do you see item 13?
- A. Yes.

- Q. You answered no to the question of (as read), "Do you expect any increase or decrease within a year after you file this form," and you said, "No."

 Was that a true answer?
- A. Yes.
 - Q. So when you get your net paycheck of what you have answered here is an average of \$14,600, at least as of the date you filed this case, what do you do with that check?
 - A. Typically I would pay my expenses and then -- well, I would cash the check, I would pay my expenses, and then give the rest to the Karen Woo Revocable Living Trust to pay the remaining expenses; household expenses.
 - Q. So if you look over on page 24 -- actually the schedule starts on page 23 and carries over to 24.

 Do you see the block number on page 23?
- 23 A. Yes.
 - Q. It says, "Estimate your ongoing monthly expenses."

 Do you see that?

- Q. What's the source of funds used to pay that?
- A. Before this date of October 21, '20, that was paid with a credit card and then I would get a check from ROS and pay the credit card with that check.
- Q. So that was paid by ROS in addition to your salary?
- A. Well, that was my salary. That's a separate -that's my salary, but it's a check written from
 ROS. I would take that to Chase bank and pay off
 the credit card.
- Q. So would you get a check from ROS in the amount that was due on the credit card for each month?
- 12 A. I would get a check close to the amount.
- Q. And then would you get another check that was just a paycheck?
- 15 A. Yes. They are both paychecks.
- 16 Q. Okay. But what I'm talking about is a traditional paycheck that shows withholding and net --
- 18 A. They're both paychecks. They both show withholding.
- Q. So the number that's shown in here for the gross paycheck of \$20,000, was that the combination of those two checks?
- 23 A. Yes.

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Q. Did you use that method to pay anything else?
Where you got a check directly from ROS to pay a